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Amendments to the Specification:

Please <u>replace</u> the paragraph beginning at page 1, line 22, with the following rewritten paragraph:

A financial and service industry consortium Finread in Europe is attempting to standardize a form of e-commerce terminals used in public ATM and personal computers (PCs), and also for future STBs, IDTV and similar home terminals. Up until now, the consortium has focused on expensive tamper detection and tamper resistant constructions for home e-commerce terminals. Embedded Finread is a part of the Finread consortium examining the issues of low-cost terminals for e-commerce such as IDTV, [[Jave]]<u>Java</u> terminals and STBs. The cost of temper resistant and other counter measures normally adopted for dedicated terminals (i.e. ATMs) are considered to complex and/or expensive for the low cost home terminals.

Please <u>replace</u> the paragraph beginning at page 7, line 22, with the following rewritten paragraph:

In the embodiment shown in FIG. [[2]]<u>3</u>, the monitoring/detection circuit (114) more specifically comprises a first current monitor (102a) coupled to a VDD connection (e.g. the power pin (10) in FIG. 1) and measuring/monitoring the current (denoted I_{DD}) and a second current monitor (102b) coupled to a VSS connection (e.g. the ground pin (11) in FIG. 1) and measuring/monitoring the current (denoted I_{SS}). The first and second current monitors (102a, 102b) are both connected to a comparator circuit (103) that compares I_{DD} and I_{SS} in order to determine if they are (substantially) equal or different (at all or by a factor greater than a predetermined factor), i.e. if I_{SS} (substantially)= I_{DD} or not. If they are equal, it signifies that that the current introduced to the smart card (100) from the terminal (100) is also returned again signifying that no tampering circuit has been inserted. If the currents are different (e.g. by more than a margin taking into account normal interference), it

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signifies that a spy circuit, tampering circuit, extending arrangement, etc. has been inserted.